

Information to identify the case:

Debtor 1	Robin Ellen Sickles	Social Security number or ITIN	xxx-xx-8109
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21315-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin Ellen Sickles

6/14/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robin Ellen Sickles
 Debtor

Case No. 18-21315-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db Robin Ellen Sickles, 404 1/2 1st Avenue, Manasquan, NJ 08736
 r +Pittenger Realty, 2240 Highway 33, Neptune, NJ 07753-6121
 r +ReMax on the Move Realty, 305 Main St., Lakewood, NJ 08701-3310
 517572315 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 517572316 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 517572320 +KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
 517615099 +NJCLASS, POB 548, Trenton, NJ 08625-0548
 517572321 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
 P.O. Box 245, Trenton, NJ 08695-0245)
 517572323 +State Of Nj Student As, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
 517572322 +State of New Jersey, Dept of Labor & Workforce, P.O. Box 951, Trenton, NJ 08625-0951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517689602 EDI: GMACFS.COM Jun 15 2019 03:48:00 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517572313 +EDI: GMACFS.COM Jun 15 2019 03:48:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 517572314 EDI: BANKAMER.COM Jun 15 2019 03:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 517687588 +EDI: BANKAMER2.COM Jun 15 2019 03:48:00 Bank of America, Attn: Perry L Gibson,
 100 North Tryon St., NCL-007-31-05, Charlotte, NC 28255-0001
 517667409 EDI: BANKAMER.COM Jun 15 2019 03:48:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 517678331 EDI: BANKAMER.COM Jun 15 2019 03:48:00 Bank of America, N.A., Bank of America,
 P.O. Box 31785, Tampa, FL 33631-3785
 517572318 EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517572317 +EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517671136 EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517572319 EDI: IRS.COM Jun 15 2019 03:48:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517683357 +EDI: AIS.COM Jun 15 2019 03:48:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jun 14, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Robin Ellen Sickles bkwoliver@aol.com,
R59915@notify.bestcase.com
William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor BANK OF AMERICA, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
TOTAL: 9